## Case 16-09671 Doc 1 Filed 03/21/16 Entered 03/21/16 15:17:06 Desc Main Document Page 1 of 54

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	■ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

### Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	art 1: Identify Yourself								
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):						
1.	Your full name								
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.	Jamie First name  L Middle name  McCann Last name and Suffix (Sr., Jr., II, III)	First name  Middle name  Last name and Suffix (Sr., Jr., II, III)						
2.	All other names you have used in the last 8 years Include your married or maiden names.								
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-2113							

Case 16-09671 Doc 1 Filed 03/21/16 Entered 03/21/16 15:17:06

Document Page 2 of 54 Desc Main

Case number (if known)

Debtor 1 Jamie L McCann

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):				
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs.  Business name(s)	☐ I have not used any business name or EINs.  Business name(s)				
		EINs	EINs				
5.	Where you live	880 Brahms Road Volo, IL 60073	If Debtor 2 lives at a different address:				
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code				
		<b>Lake</b> County	County  If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.				
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.					
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code				
6.	Why you are choosing this district to file for bankruptcy	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.				
		I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)				

Case 16-09671 Doc 1 Filed 03/21/16 Entered 03/21/16 15:17:06 Desc Main Document Page 3 of 54

Case number (if known) Debtor 1 Jamie L McCann

ar	Tell the Court About	Your Ba	ankruptcy Ca	se			
7.	The chapter of the Bankruptcy Code you are				n of each, see <i>Notice Required</i> of page 1 and check the appropri	by 11 U.S.C. § 342(b) for Individuals Filing for Bankrupto iate box.	cy
	choosing to file under	■ Ch	napter 7				
		☐ Ch	napter 11				
			napter 12				
			napter 13				
			•				
3.	How you will pay the fee		about how yo	u may pay. Ty attorney is sub	pically, if you are paying the fee	eck with the clerk's office in your local court for more de yourself, you may pay with cash, cashier's check, or mo ehalf, your attorney may pay with a credit card or check	oney
				the fee in ins e in Installmen	otion, sign and attach the Application for Individuals to F	Pay	
			but is not req applies to you	uired to, waive ur family size a	your fee, and may do so only if and you are unable to pay the fe	tion only if you are filing for Chapter 7. By law, a judge n your income is less than 150% of the official poverty line e in installments). If you choose this option, you must fill	e that
			the <i>Applicatio</i>	on to Have the	Chapter 7 Filing Fee Waived (C	fficial Form 103B) and file it with your petition.	
Э.	Have you filed for bankruptcy within the	■ No.					
	last 8 years?	☐ Yes	S.				
			District		When	Case number	
			District		When	Case number	
			District	-	When	Case number	
10.	Are any bankruptcy	■ No					
	cases pending or being filed by a spouse who is	□ Yes	e				
	not filing this case with you, or by a business partner, or by an affiliate?	_ 100					
			Debtor			Relationship to you	
			District		When	Case number, if known	
			Debtor			Relationship to you	
			District		When	Case number, if known	
11.	Do you rent your residence?	■ No.	Go to l	ine 12.			
		☐ Yes	s. Has yo	ur landlord obt	tained an eviction judgment aga	inst you and do you want to stay in your residence?	
				No. Go to line	: 12.		
				Yes. Fill out II bankruptcy pe		on Judgment Against You (Form 101A) and file it with thi	S

Case 16-09671 Doc 1 Filed 03/21/16 Entered 03/21/16 15:17:06 Desc Main Document Page 4 of 54 Case number (if known) Debtor 1 Jamie L McCann Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes.

### Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

Part 4:

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

INO.	

☐ Yes.

What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

Case 16-09671 Doc 1 Filed 03/21/16 Entered 03/21/16 15:17:06 Desc Main Document Page 5 of 54

Debtor 1 Jamie L McCann

nie L McCann Case number (if known)

 Tell the court whether you have received a briefing about credit counseling.

Part 5:

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

Explain Your Efforts to Receive a Briefing About Credit Counseling

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Document Page 6 of 54 Case number (if known) Debtor 1 Jamie L McCann Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ☐ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ■ No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** How much do you **\$0 - \$50,000** □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your assets to □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million 20. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? **\$100,001 - \$500,000** □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,000,001 - \$500 million ■ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Jamie L McCann Signature of Debtor 2 Jamie L McCann Signature of Debtor 1

Executed on

MM / DD / YYYY

Executed on March 21, 2016

MM / DD / YYYY

Case 16-09671 Doc 1 Filed 03/21/16 Entered 03/21/16 15:17:06 Desc Main Document Page 7 of 54

Debtor 1 Jamie L McCann Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Mark L.	. Shaw	Date	March 21, 2016
Signature of	Attorney for Debtor		MM / DD / YYYY
Mark L. Sh	naw		
Shaw Law	, Ltd.		
Firm name	Ctuaat		
33 County	Street		
Suite 300 Waukegar	n. IL 60085		
	City, State & ZIP Code		
Contact phone	847-244-4696	Email address	shawlawltd@hotmail.com
06198478			
Bar number & S	tate		

	Docume	ent Page 8 of 54		
nation to identify your	case:			
Jamie L McCann				
First Name	Middle Name	Last Name		
First Name	Middle Name	Last Name		
nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
				Check if this is an amended filing
	Jamie L McCann First Name First Name	Jamie L McCann  First Name Middle Name  First Name Middle Name	Tamie L McCann  First Name Middle Name Last Name  First Name Middle Name Last Name	Tamie L McCann  First Name Middle Name Last Name  First Name Middle Name Last Name

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Par	11: Summarize Your Assets		
		Your a	assets of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	200,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	19,300.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	219,300.00
Par	12: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	232,967.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	76,610.00
	Your total liabilities	\$	309,577.00
Par	3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,785.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	5,376.00
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sc	hedules.
7.	Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for	a nerconal	family or

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Page 9 of 54 Case number (if known) Debtor 1 Jamie L McCann

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

3,936.00 \$

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total	claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	37,207.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	37,207.00

	C	Case 16-09671	Doc 1		03/21/16 ument	Entered 03/21/16	15:17:06	Des	sc N	Main
Fill	in this info	ormation to identify yo	ur case and t							
Deb	otor 1	Jamie L McCar		lle Name		Last Name				
	otor 2	First Name	Midd	lle Name		Last Name				
Uni	ted States	Bankruptcy Court for the	: NORTHEI	KN DISTI	RICT OF ILLIN	1015				
Cas	se number					-				Check if this is an amended filing
_		orm 106A/B								
Sc	chedu	ıle A/B: Pro	perty							12/15
nfor	mation. If m wer every qu	ore space is needed, atta	ch a separate s	sheet to th	is form. On the	are filing together, both are en top of any additional pages, v n or Have an Interest In				
. D	o you own c	or have any legal or equita	ıble interest in	any reside	ence, building,	land, or similar property?				
_	No. Go to F	) or 4 0		<u>-</u>						
	Yes. When	e is the property?								
1.1	880 Bra	hms Road		What		? Check all that apply				
	880 Brahms Road  Street address, if available, or other description			. <b>=</b>	Single-family h Duplex or mult Condominium	i-unit building	the amount of an	y secured	l clair	or exemptions. Put ms on Schedule D: cured by Property.
	Volo	<u>-</u>	0073-0000		Land	or mobile home	Current value of entire property?	•		rrent value of the tion you own?
	City	City State ZIP Code E			Investment pro Timeshare Other	\$200,000.00 \$200,000.  Describe the nature of your ownership interes (such as fee simple, tenancy by the entireties,			wnership interest	
				Who I	nas an interest Debtor 1 only	in the property? Check one	a life estate), if I Joint Tenant			
	Lake				Debtor 2 only	-	- Toman			
	County				Debtor 1 and D	Debtor 2 only	01 1			
					At least one of	the debtors and another	☐ Check if thi (see instructio		muni	ty property
					information your information you	ou wish to add about this item, on number:	such as local			

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$200,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 1

Page 11 of 54
Case number (if known) Document Debtor 1 Jamie L McCann 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ☐ No Yes Do not deduct secured claims or exemptions. Put Nissan Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: Rogue Creditors Who Have Claims Secured by Property. Model: ■ Debtor 1 only 2013 Year: Debtor 2 only Current value of the Current value of the Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: At least one of the debtors and another \$15,000.00 \$15,000.00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No ☐ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$15,000.00 pages you have attached for Part 2. Write that number here...... Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No Yes. Describe..... Ordinary household goods and furnishings \$400.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ☐ No Yes. Describe..... TVs, computers, cell phones, etc. \$200.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... Examples: Pistols, rifles, shotguns, ammunition, and related equipment Nο

Case 16-09671

Doc 1

Filed 03/21/16

Entered 03/21/16 15:17:06

Desc Main

Dobtor 1	Case 16-0		Doc 1	Filed 03/21/16 Document	Entered 03 Page 12 of 5	3/21/16 15:17:06 54 Case number (if known)	Desc Main
Debtor 1	Jamie L McC	ann				Case number (if known)	
11. Clothes  Examp		thes, furs,	leather coats	s, designer wear, shoes	, accessories		
		Used cl	othing				\$200.00
□ No				engagement rings, wed		jewelry, watches, gems, ç	gold, silver
■ No	rm animals oles: Dogs, cats, b	irds, horse	es				
■ No	ner personal and		-	u did not already list, i	ncluding any healt	h aids you did not list	
		•		om Part 3, including a		es you have attached	\$1,300.00
	scribe Your Financ on or have any le		uitable inter	est in any of the follow	ving?		Current value of the portion you own? Do not deduct secured claims or exemptions.
■ No	,,	ĺ	, ,	our home, in a safe dep	,	nd when you file your petiti	on
				al accounts; certificates counts with the same ins		credit unions, brokerage I	nouses, and other similar
				Institution r	name:		
		17.1.		Checking	g account		\$500.00
Examp ■ No	, <b>mutual funds, o</b> bles: Bond funds, i	nvestmen		ith brokerage firms, mo	ney market accounts	3	
19. Non-pu	ıblicly traded sto	ck and in	iterests in in	ncorporated and uninc	orporated busines	ses, including an interes	t in an LLC, partnership, and
■ No □ Yes.	Give specific info		bout them e of entity:			% of ownership:	

Official Form 106A/B Schedule A/B: Property page 3

			oc 1	Filed 03/21/16 Document	Entered 03/2 Page 13 of 54	1/16 15:17:06 Case number (if known)	Desc Main
Debtor 1	Jamie L McCar	nn				Case number (if known)	
Nege Non: ■ No	otiable instruments inc -negotiable instrumen	clude persona ts are those y	il checks ou cann nem	negotiable and non-ness, cashiers' checks, prorot transfer to someone	missory notes, and mor	ney orders.	
Exar ■ No	•	, ERISA, Ked	ogh, 401	(k), 403(b), thrift saving	s accounts, or other pe	ension or profit-sharing p	plans
Your	rity deposits and pre r share of all unused d mples: Agreements wi	leposits you h	ave ma	Institution n de so that you may cont rent, public utilities (elec	inue service or use fro		ies, or others
☐ Ye	s			Institution n	ame or individual:		
■ No		periodic payı er name and c		money to you, either for	life or for a number of	years)	
26 U.S ■ No	S.C. §§ 530(b)(1), 529	9A(b), and 529	9(b)(1).	n a qualified ABLE pro		·	
■ No	-			ty (other than anythin	g listed in line 1), and	I rights or powers exe	rcisable for your benefit
Exar ■ No	mples: Internet domair	n names, web	sites, pr	s, and other intellectu oceeds from royalties a		ats	
<i>Exai</i> ■ No	= :	s, exclusive li	censes,	gibles cooperative association	n holdings, liquor licens	ses, professional licenso	es
Money o	or property owed to y	ou?					Current value of the portion you own? Do not deduct secured claims or exemptions.
☐ No			nem, inc	luding whether you alre	ady filed the returns an	nd the tax years	
			(	ible 2015 income ta divided with husban proceedings)			\$2,500.00
	ily support mples: Past due or lun	np sum alimoi	ny, spou	sal support, child suppo	ort, maintenance, divor	ce settlement, property	settlement

Official Form 106A/B Schedule A/B: Property page 4

☐ Yes. Give specific information......

Debtor 1	Jamie L McCann	Document	Page 14 of 54 Case number (if known	n)
	er amounts someone owes you		nefits, sick pay, vacation pay, workers' comp	ensation, Social Security
■ No	• •			
	ests in insurance policies			
	<i>mples:</i> Health, disability, or life insur	ance; health savings account	(HSA); credit, homeowner's, or renter's insur	ance
■ Ye	s. Name the insurance company of Company r		Beneficiary:	Surrender or refund value:
	Term life	insurance policy		\$0.00
If you som	eone has died.		ed nsurance policy, or are currently entitled to re	eceive property because
Exa ■ No	mples: Accidents, employment dispu		iit or made a demand for payment s to sue	
■ No		ims of every nature, includir	ng counterclaims of the debtor and rights	to set off claims
_ `	financial assets you did not alrea	dy list		
■ No	s. Give specific information			
	d the dollar value of all of your en Part 4. Write that number here		nny entries for pages you have attached	\$3,000.00
Part 5:	Describe Any Business-Related Prope	rty You Own or Have an Interest	In. List any real estate in Part 1.	
	u own or have any legal or equitable i	nterest in any business-related p	property?	
	Go to line 38.			
	Describe Any Farm- and Commercial F If you own or have an interest in farmland		vn or Have an Interest In.	
■ N	ou own or have any legal or equit lo. Go to Part 7. 'es. Go to line 47.	able interest in any farm- or	commercial fishing-related property?	
Part 7:	Describe All Property You Own or	r Have an Interest in That You Di	d Not List Above	
	ou have other property of any kin mples: Season tickets, country club			
	s. Give specific information			
54. <b>Ad</b>	d the dollar value of all of your en	tries from Part 7. Write that I	number here	\$0.00

Official Form 106A/B Schedule A/B: Property page 5

Case 16-09671 Doc 1 Filed 03/21/16 Entered 03/21/16 15:17:06 Desc Main Page 15 of 54
Case number (if known)

Document Debtor 1 Jamie L McCann

Part	8: List the Totals of Each Part of this Form			
55.	Part 1: Total real estate, line 2			\$200,000.00
56.	Part 2: Total vehicles, line 5	\$15,000.00		
57.	Part 3: Total personal and household items, line 15	\$1,300.00		
58.	Part 4: Total financial assets, line 36	\$3,000.00		
59.	Part 5: Total business-related property, line 45	\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52	\$0.00		
61.	Part 7: Total other property not listed, line 54 +	\$0.00		
62.	Total personal property. Add lines 56 through 61	\$19,300.00	Copy personal property total	\$19,300.00
63.	Total of all property on Schedule A/B. Add line 55 + line 62			\$219,300.00

Official Form 106A/B Schedule A/B: Property page 6

		I A A A HIII.		
Fill in this inform	mation to identify your	case:		
Debtor 1	Jamie L McCann			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

### Official Form 106C

### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property			Specific laws that allow exemption	
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
Ordinary household goods and furnishings	\$400.00		\$400.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
TVs, computers, cell phones, etc. Line from Schedule A/B: 7.1	\$200.00		\$200.00	735 ILCS 5/12-1001(b)
Ellie Holli Genedale AVB. F.1			100% of fair market value, up to any applicable statutory limit	
Used clothing Line from Schedule A/B: 11.1	\$200.00		\$200.00	735 ILCS 5/12-1001(a)
Line from Genedate AVD.			100% of fair market value, up to any applicable statutory limit	
Wedding ring, miscellaneous costume jewelry	\$500.00		\$500.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 12.1			100% of fair market value, up to any applicable statutory limit	
Checking account Line from Schedule A/B: 17.1	\$500.00		\$500.00	735 ILCS 5/12-1001(b)
Ello IIolii Goriodalo FVD. 1111			100% of fair market value, up to any applicable statutory limit	

Case 16-09671 Doc 1 Filed 03/21/16 Entered 03/21/16 15:17:06 Desc Main Document Page 17 of 54 Case number (if known) Debtor 1 Jamie L McCann Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B Possible 2015 income tax refund (to 735 ILCS 5/12-1001(b) \$2,500.00 \$2,400.00 be divided with husband per divorce 100% of fair market value, up to proceedings) Line from Schedule A/B: 28.1 any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Yes

		Document P	Page 18	of 54		
Fill in this informat	ion to identify you	ur case:				
Debtor 1	Jamie L McCan	n				
	First Name		ast Name		-	
Debtor 2						
_	First Name	Middle Name La	ast Name		•	
United Ctates Banks	untou Court for the	: NORTHERN DISTRICT OF ILLING	ne.			
United States Bankr	uptcy Court for the	: NORTHERN DISTRICT OF ILLING	JIS			
Case number						
(if known)					☐ Check	if this is an
					amend	led filing
Official Form 1	<u>106D</u>					
Schedule D	: Creditors	Who Have Claims Se	cured	by Propert	V	12/15
					<del></del>	
		If two married people are filing together, I out, number the entries, and attach it to the				
. Do any creditors have	ve claims secured b	v vour property?				
		this form to the court with your other sch	nedules Vo	u have nothing else t	o report on this form	
_		•	iedules. 10	u nave nothing else t	o report on this form.	
Yes. Fill in all	of the information	below.				
Part 1: List All S	ecured Claims					
2. List all secured cla	ims. If a creditor has	more than one secured claim, list the creditor	r separately	Column A	Column B	Column C
		s a particular claim, list the other creditors in	Part 2. As	Amount of claim	Value of collateral	Unsecured
much as possible, list ti	ne ciaims in aipnabeti	ical order according to the creditor's name.		Do not deduct the value of collateral.	that supports this claim	portion If any
2.1 Global Lend	ing Service	Describe the property that secures the	claim:	\$20,800.00	\$15,000.00	\$5,800.00
Creditor's Name		2013 Nissan Rogue				
5 Concourse	e Pkwy Ne	As of the date you file, the claim is: Chec	ck all that			
Ste		apply.	, K all triat			
Atlanta, GA	30328	Contingent				
Number, Street, City	y, State & Zip Code	Unliquidated				
		Disputed				
Who owes the debt?	Check one.	Nature of lien. Check all that apply.				
Debtor 1 only			gage or secu	ired		
Debtor 2 only		—				
Debtor 1 and Debto		Statutory lien (such as tax lien, mechar	nic's lien)			
At least one of the o		☐ Judgment lien from a lawsuit				
Check if this claim	relates to a	☐ Other (including a right to offset)				
community debt						
	Opened					
	10/01/15					
	Last Active		4050			
Date debt was incurre	ed 2/29/16	Last 4 digits of account number	4852			
	me Mortgage	Describe the property that secures the	claim:	\$212,167.00	\$200,000.00	\$12,167.00
Creditor's Name		880 Brahms Road Volo, IL 6007	73			
		Lake County				
Attn: Bankru		As of the date you file, the claim is: Chec	 ck all that			
Po Box 5229 Cincinnati, C		apply.				
		Contingent				
Number, Street, City	y, state & zip Code	Unliquidated				
Who owes the debt?	? Check one	Disputed  Nature of lien. Check all that apply.				
Debtor 1 only	- CHOOK OHE.	☐ An agreement you made (such as mort	tanan or non:	urod		
Debtor 2 only		car loan)	yaye or secu	ii Gu		
Debtor 1 and Debto	or 2 only	☐ Statutory lien (such as tax lien, mechar	nic's lien)			
	Oy	— Statutory non (Saon as tax non, Medial				

☐ Judgment lien from a lawsuit

At least one of the debtors and another

## Case 16-09671 Doc 1 Filed 03/21/16 Entered 03/21/16 15:17:06 Desc Main Document Page 19 of 54

Debtor 1 Jamie L	McCann		Case	number (if know)	
First Name	Middle N	ame Last Name			
☐ Check if this claim community debt	relates to a	☐ Other (including a right to offset)			
Date debt was incurred	Opened 1/01/13 Last Active 11/05/13	Last 4 digits of account number	0781		
	•	column A on this page. Write that number the dollar value totals from all pages.	here:	\$232,967.00 \$232,967.00	

#### Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

	0000 10 00011 1	Document	Page 20	nof 54	30 Bese Main
Fill in this	information to identify your				
Debtor 1	Jamie L McCann				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, fili	ng) First Name	Middle Name	Last Name		
United Sta	ites Bankruptcy Court for the:	NORTHERN DISTRICT OF IL	LINOIS		
Case num	ber				
(if known)		<u> </u>			☐ Check if this is an
					amended filing
Official	Form 106E/F				
		ho Have Unsecured	Claims		12/15
any executo Schedule G Schedule D: left. Attach t	ory contracts or unexpired leases : Executory Contracts and Unexp : Creditors Who Have Claims Sec	that could result in a claim. Also lired Leases (Official Form 106G). I ured by Property. If more space is	ist executory c Do not include a needed, copy t	ontracts on Schedule A/B: Pr any creditors with partially se the Part you need, fill it out, n	PRIORITY claims. List the other party to operty (Official Form 106A/B) and on ecured claims that are listed in umber the entries in the boxes on the p of any additional pages, write your
Part 1:	List All of Your PRIORITY Un	secured Claims			
1. Do any	creditors have priority unsecure	d claims against you?			
	Go to Part 2.				
☐ Yes					
	List All of Your NONPRIORIT				
_ `	creditors have nonpriority unsec				
⊔ No.	You have nothing to report in this p	art. Submit this form to the court with	your other sche	edules.	
Yes					
unsecu	red claim, list the creditor separately	aims in the alphabetical order of the y for each claim. For each claim listed ist the other creditors in Part 3.If you	d, identify what t	ype of claim it is. Do not list clai	ms already included in Part 1. If more
					Total claim
	/r Concepts	Last 4 digits of acc	ount number	1369	\$127.00
	onpriority Creditor's Name B-3 E Dundee Rd	When was the deb	t incurred?		
	arrington, IL 60010	Wileli Was the deb	i iliculteu :		
Nu	umber Street City State Zlp Code	As of the date you	file, the claim i	s: Check all that apply	
_	ho incurred the debt? Check one.	_			
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated —			
	Debtor 1 and Debtor 2 only	Disputed	NTV	l alaim.	
	At least one of the debtors and and	Па	KIIY UNSECUREC	ı cıaım:	
	Check if this claim is for a comi	illullity	na out of a come	ration agreement or divorce tha	ut vou did not
	the claim subject to offset?	report as priority cla		ration agreement or divorce tha	t you did flot
-	l <sub>No</sub>	☐ Debts to pension	or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify	Med1 02 An	nesthesia Assoc Crysta	ıl Val
				<del>-</del>	

Case 16-09671 Doc 1 Filed 03/21/16 Entered 03/21/16 15:17:06 Desc Main Document Page 21 of 54

Debtor 1 Jamie L McCann Case number (if know) 4.2 \$100.00 A/r Concepts Last 4 digits of account number 1368 Nonpriority Creditor's Name 18-3 E Dundee Rd When was the debt incurred? Barrington, IL 60010 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Med1 02 Anesthesia Assoc Crystal Val ☐ Yes 4.3 Americollect Inc Last 4 digits of account number 0377 \$141.00 Nonpriority Creditor's Name Po Box 1566 When was the debt incurred? Opened 5/01/14 Manitowoc, WI 54221 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No **Collection Attorney Mhs Physician Services** ☐ Yes Other. Specify \$53.00 4.4 Americollect Inc Last 4 digits of account number 0277 Nonpriority Creditor's Name Po Box 1566 When was the debt incurred? Opened 5/01/14 Manitowoc, WI 54221 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim:  $\square$  At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No Collection Attorney Mhs Physician Services ☐ Yes Other. Specify

Case 16-09671 Doc 1 Filed 03/21/16 Entered 03/21/16 15:17:06 Desc Main Document Page 22 of 54

Debtor 1 Jamie L McCann Case number (if know) 4.5 \$29.00 Americollect Inc Last 4 digits of account number 0387 Nonpriority Creditor's Name Po Box 1566 When was the debt incurred? Opened 5/01/14 Manitowoc, WI 54221 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts Collection Attorney Mhs Physician Services ■ Other. Specify 13.0 ☐ Yes 4.6 Americollect Inc Last 4 digits of account number 8627 \$21.00 Nonpriority Creditor's Name Po Box 1566 When was the debt incurred? Opened 5/01/14 Manitowoc, WI 54221 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts **Collection Attorney Mhs Physician Services** ☐ Yes Other. Specify 13.0 4.7 Americollect Inc Last 4 digits of account number 8607 \$18.00 Nonpriority Creditor's Name Po Box 1566 When was the debt incurred? Opened 5/01/14 Manitowoc, WI 54221 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts No **Collection Attorney Mhs Physician Services** Other. Specify 13.0 ☐ Yes

Case 16-09671 Doc 1 Filed 03/21/16 Entered 03/21/16 15:17:06 Desc Main Document Page 23 of 54

Debtor 1 Jamie L McCann Case number (if know) 4.8 \$15.00 Americollect Inc Last 4 digits of account number 8617 Nonpriority Creditor's Name Po Box 1566 When was the debt incurred? Opened 5/01/14 Manitowoc, WI 54221 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts Collection Attorney Mhs Physician Services ■ Other. Specify 13.0 ☐ Yes 4.9 **Calvary Portfolio Services** Last 4 digits of account number 5718 \$4,073.00 Nonpriority Creditor's Name 500 Summit Lake Dr When was the debt incurred? Opened 2/01/14 Ste 400 Valhalla, NY 10595 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collection Attorney Ge Capital ☐ Yes 4.1 **Chase Card Services** 0997 \$3.553.00 Last 4 digits of account number Nonpriority Creditor's Name Attn: Correspondence Dept Opened 1/01/13 Last Active When was the debt incurred? Po Box 15298 6/14/13 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes

Case 16-09671 Doc 1 Filed 03/21/16 Entered 03/21/16 15:17:06 Desc Main Document Page 24 of 54

Debtor 1 Jamie L McCann Case number (if know) 4.1 Dept Of Ed/Navient 0922 \$5,108.00 Last 4 digits of account number Nonpriority Creditor's Name Attn: Claims Dept Opened 9/01/08 Last Active Po Box 9400 When was the debt incurred? 6/17/13 Wilkes Barr, PA 18773 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Educational 4.1 **Discover Financial** 3455 \$4,262.00 Last 4 digits of account number 2 Nonpriority Creditor's Name Attn: Bankruptcy Opened 9/01/11 Last Active Po Box 3025 When was the debt incurred? 6/14/13 New Albany, OH 43054 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.1 \$3.605.00 Kohls/Capital One 2293 Last 4 digits of account number Nonpriority Creditor's Name Opened 10/01/04 Last Active Po Box 3120 When was the debt incurred? 5/26/13 Milwaukee, WI 53201 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes

Filed 03/21/16 Entered 03/21/16 15:17:06

	Case 10-09071 DOC 1		50 03/21/10 13.17.00 Desc N	παιιι
Debtor	1 Jamie L McCann	Document Page 2	Case number (if know)	
4.1	Midland Funding		0442	£4.200.00
4	Midland Funding Nonpriority Creditor's Name	Last 4 digits of account number	9413	\$4,389.00
	2365 Northside Dr Suite 300	When was the debt incurred?	Opened 4/01/14	
	San Diego, CA 92108			
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Factoring (	Company Account Citibank N.A.	
4.1 5	Midland Funding	Last 4 digits of account number	0679	\$920.00
	Nonpriority Creditor's Name	_		
	2365 Northside Dr	When was the debt incurred?	Opened 2/01/14	
	Suite 300 San Diego, CA 92108			
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt	0 1	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharing		
	Yes	Other. Specify Retail Bank	Company Account Ge Capital	
4.1	Midland Funding	Last 4 digits of account number	7207	\$836.00
	Nonpriority Creditor's Name	_	<del></del>	
	2365 Northside Dr	When was the debt incurred?	Opened 11/01/14	
	Suite 300 San Diego, CA 92108			
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt	☐ Obligations arising out of a sepa	ration agreement or divorce that you did not	

■ No

☐ Yes

Other Specify Retail Bank

report as priority claims

 $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts

**Factoring Company Account Ge Capital** 

Is the claim subject to offset?

Document Page 26 of 54 Case number (if know) Debtor 1 Jamie L McCann 4.1 Navient 1230 \$13,009.00 Last 4 digits of account number Nonpriority Creditor's Name Attn: Claims Dept Opened 7/01/06 Last Active Po Box 9500 When was the debt incurred? 2/29/16 Wilkes-Barr, PA 18773 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Educational 4.1 Navient 0531 \$12,431.00 Last 4 digits of account number 8 Nonpriority Creditor's Name Attn: Claims Dept Opened 5/01/07 Last Active Po Box 9500 When was the debt incurred? 6/14/13 Wilkes-Barr, PA 18773 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Educational 4.1 0608 **Navient** \$3,666.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 6/01/06 Last Active Attn: Claims Dept Po Box 9500 When was the debt incurred? 6/14/13 Wilkes-Barr, PA 18773 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims

■ No
□ Yes

☐ Other. Specify

Debts to pension or profit-sharing plans, and other similar debts

**Educational** 

Case 16-09671 Doc 1 Filed 03/21/16 Entered 03/21/16 15:17:06 Desc Main Document Page 27 of 54
Case number (if know)

Debtor 1 Jamie L McCann 4.2 Navient 0608 \$2,993.00 Last 4 digits of account number 0 Nonpriority Creditor's Name Attn: Claims Dept Opened 6/01/06 Last Active Po Box 9500 When was the debt incurred? 6/14/13 Wilkes-Barr, PA 18773 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Educational 4.2 Portfolio Recovery 1602 \$8,084.00 Last 4 digits of account number Nonpriority Creditor's Name Attn: Bankruptcy When was the debt incurred? Opened 9/01/14 Po Box 41067 Norfolk, VA 23541 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Factoring Company Account Citibank N.A. ☐ Yes 4.2 \$2,410.00 Portfolio Recovery 9786 Last 4 digits of account number Nonpriority Creditor's Name Attn: Bankruptcy When was the debt incurred? Opened 2/01/15 Po Box 41067 Norfolk, VA 23541 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No **Factoring Company Account World** Other. Specify ☐ Yes Financial Network Bank

Case 16-09671 Doc 1 Filed 03/21/16 Entered 03/21/16 15:17:06 Desc Main Document Page 28 of 54
Case number (if know)

JUDI	Jaime L WicCaim			
4.2 3	Portfolio Recovery	Last 4 digits of account number	4414	\$480.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 41067 Norfolk, VA 23541	When was the debt incurred?	Opened 11/01/14	
	Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Factoring C Bank	Company Account Synchrony	
4.2 4	Synchrony Bank/ Old Navy	Last 4 digits of account number	3005	\$641.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 103104 Roswell, GA 30076	When was the debt incurred?	Opened 5/01/12 Last Active 6/08/13	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Charge Acc	count	
4.2 5	Target	Last 4 digits of account number	9392	\$445.00
	Nonpriority Creditor's Name C/O Financial & Retail Services Mailstop BT PO Box 9475 Minneapolis, MN 55440	When was the debt incurred?	Opened 7/01/10 Last Active 6/07/13	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	□Yes	Other Specify Credit Card	1	

Case 16-09671 Doc 1 Filed 03/21/16 Entered 03/21/16 15:17:06 Desc Main Document Page 29 of 54

Case number (if know) Debtor 1 Jamie L McCann 4.2 The Bureaus Inc. 5340 \$3,573.00 Last 4 digits of account number 6 Nonpriority Creditor's Name 650 Dundee Rd When was the debt incurred? Opened 2/01/14 Ste 370 Northbrook, IL 60062 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts **Collection Attorney Capital One Retail Card** Other. Specify ☐ Yes Servic 4.2 The Bureaus Inc. \$554.00 1675 Last 4 digits of account number Nonpriority Creditor's Name 650 Dundee Rd When was the debt incurred? Opened 1/01/14 Ste 370 Northbrook, IL 60062 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not report as priority claims Is the claim subject to offset? ■ No Debts to pension or profit-sharing plans, and other similar debts **Collection Attorney Capital One Retail Card** ☐ Yes Other. Specify Servic 4.2 8070 Visa Dept Store National Bank \$1,074.00 Last 4 digits of account number 8 Nonpriority Creditor's Name Opened 3/01/12 Last Active Attn: Bankruptcy Po Box 8053 When was the debt incurred? 7/13/12 Mason, OH 45040 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account

Part 3: List Others to Be Notified About a Debt That You Already Listed

☐ Yes

Case 16-09671 Doc 1 Filed 03/21/16 Entered 03/21/16 15:17:06 Desc Main Page 30 of 54 Case number (if know) Document

Debtor 1 Jamie L McCann

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

#### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Т	otal Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
				1	otal Claim
	6f.	Student loans	6f.	\$	37,207.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.		6h.	\$	0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	39,403.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	76,610.00

			<u> </u>	
mation to identify your	case:			
Jamie L McCann				
First Name	Middle Name	Last Name		
First Name	Middle Name	Last Name		
ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
			☐ Check if this is an	
	Jamie L McCann First Name	Jamie L McCann  First Name Middle Name  First Name Middle Name	Tirst Name Middle Name Last Name  Middle Name Last Name  Middle Name Last Name	Jamie L McCann  First Name Middle Name Last Name  First Name Middle Name Last Name  ankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

### Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	n whom you have the c	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
2.2					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.3					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.4					
	Name				_
	Number	Street			
	City		State	ZIP Code	
2.5					
	Name				
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
	-,				

		Document	Page 32 of	54	•	
Fill in this inf	formation to identify your	case:				
Debtor 1	Jamie L McCann					
Dahtar 0	First Name	Middle Name	Last Name			
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	NORTHERN DISTRICT OF I	LLINOIS			
Case number (if known)					☐ Check if this is amended filing	
	orm 106H le H: Your Cod	ebtors				12/15
eople are fili ill it out, and our name an	ing together, both are equal number the entries in the d case number (if known)	re also liable for any debts your ally responsible for supplying boxes on the left. Attach the . Answer every question.	g correct informatio Additional Page to	n. If more space is this page. On the to	needed, copy the Additior	nal Page,
_	a navo any obabbiolot (ii )	you are ming a joint babe, do no	or not cities speace a	o a codebior.		
□ No						
Yes						
		lived in a community proper Nevada, New Mexico, Puerto				ade
	o to line 3. iid your spouse, former spou	ise, or legal equivalent live with	you at the time?			
in line 2	again as a codebtor only it 6D), Schedule E/F (Official	ors. Do not include your spot f that person is a guarantor o Form 106E/F), or Schedule G	r cosigner. Make su	re you have listed	the creditor on Schedule [	Official
	lumn 1: Your codebtor ne, Number, Street, City, State and ZI	P Code		Column 2: The co	reditor to whom you owe t les that apply:	he debt
3.1 <b>Nic</b>	cholas McCann			■ Schedule D, □ Schedule E/I □ Schedule G Us Bank Home	-, line	

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# Case 16-09671 Doc 1 Filed 03/21/16 Entered 03/21/16 15:17:06 Desc Main Document Page 33 of 54

Fill	in this information to i	dentify your ca	ase:								
		Jamie L McC									
_	otor 2					_					
Uni	ted States Bankruptcy	Court for the	NORTHERN DISTRIC	T OF ILLINOIS							
	se number 								ed filing ent showing	g postpetition ollowing date:	chapter
0	fficial Form 1	<u> 1061</u>					Ī	/M / DD/ Y	YYY		
S	chedule I: Y	our Inc	ome								12/15
sup spo atta	plying correct inforn use. If you are separ ch a separate sheet the Describe E	nation. If you ated and you to this form.	sible. If two married peo are married and not filir r spouse is not filing wi On the top of any addition	ng jointly, and you th you, do not incl	r spouse ude infor	is liv mati	ing with on abou	you, incl t your spo	ude inforn ouse. If mo	nation about ore space is	your needed,
1.	Fill in your employ information.	ment		Debtor 1				Debtor 2	or non-fi	ling spouse	
	If you have more that	•	Employment status	■ Employed				☐ Emple	oyed		
	attach a separate page with information about additional		_mproyment etatae	☐ Not employed				☐ Not employed			
	employers.		Occupation	Assistant Dire	ctor						
	Include part-time, se self-employed work.		Employer's name	Kindercare Ed	ucation						
	Occupation may incor homemaker, if it a		Employer's address	650 NE Hollada 1400 Portland, OR 9	_	t, Su	ite				
			How long employed the	nere? _1 year				_			
Par	t 2: Give Detai	ls About Mor	thiv income								
spoi	mate monthly incomuse unless you are se	e as of the daparated.	ate you file this form. If y	·	•	,	,	•		,	J
	eu or your non-filing sp e space, attach a sepa		ore than one employer, co this form.	mbine the informati	on for all	emplo	oyers for	that perso	on on the li	nes below. If y	you need
							For De	btor 1		otor 2 or ng spouse	
2.			ry, and commissions (becalculate what the month)		2.	\$	3	,436.00	\$	N/A	
3.	Estimate and list n	nonthly overt	ime pay.		3.	+\$		0.00	+\$	N/A	
4.	Calculate gross Inc	come. Add lir	ne 2 + line 3.		4.	\$	3,4	36.00	\$	N/A	

# Case 16-09671 Doc 1 Filed 03/21/16 Entered 03/21/16 15:17:06 Desc Main Document Page 34 of 54

Debt	or 1	Jamie L McCann	-	Case	number ( <i>if known</i> )				
				For	Debtor 1		r Debtor 2 n-filing sp		
	Сор	y line 4 here	4.	\$	3,436.00	\$	<u> </u>	N/A	
5.	l iet	all payroll deductions:							
J.	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	696.00	\$		N/A	
	5a. 5b.	Mandatory contributions for retirement plans	5a. 5b.	\$ 	0.00	- ' -		N/A	-
	5c.	Voluntary contributions for retirement plans	5c.	\$ 	0.00	- : -		N/A	_
	5d.	Required repayments of retirement fund loans	5d.	<b>\$</b> —	0.00	- 1 -		N/A	-
	5e.	Insurance	5e.	\$ 	455.00	- ' -		N/A	-
	5f.	Domestic support obligations	5f.	\$	0.00	- 1-		N/A	-
	5g.	Union dues	5g.	\$_	0.00	- : -		N/A	-
	5h.	Other deductions. Specify:	5h.+	· · —	0.00			N/A	-
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	— 6.	\$	1,151.00			N/A	-
7.		culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	2,285.00			N/A	-
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total			,	_			-
		monthly net income.	8a.	\$	0.00	\$		N/A	
	8b.	Interest and dividends	8b.	\$	0.00			N/A	•
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	500.00	\$_		N/A	_
	8d.	Unemployment compensation	8d.	\$	0.00	\$_		N/A	_
	8e.	Social Security	8e.	\$	0.00	\$_		N/A	_
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:  Pension or retirement income	8f. 8g.	\$_ \$	0.00			N/A N/A	-
	8h.	Other monthly income. Specify:	8h.+	· -	0.00			N/A	-
		· · · · ·	_			1			- 
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	500.00	\$_		N/A	<u> </u>
10.	Calo	culate monthly income. Add line 7 + line 9.	10. \$	2	2,785.00 + \$		N/A =	<b>\$</b>	2,785.00
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.							·
11.	Inclu othe	e all other regular contributions to the expenses that you list in Schedule ide contributions from an unmarried partner, members of your household, your r friends or relatives. Not include any amounts already included in lines 2-10 or amounts that are not a cify:	depen			·			0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certainies						\$	2,785.00
								Combir	
13.	Do y	you expect an increase or decrease within the year after you file this form No.  Yes. Explain:	?					nonthl	y income

Schedule I: Your Income

page 2

Official Form 106I

# Case 16-09671 Doc 1 Filed 03/21/16 Entered 03/21/16 15:17:06 Desc Main Document Page 35 of 54

FIII I	n this information to identify your case:				
Debt	or 1 Jamie L McCann		Che	ck if this is:	
				An amended filing	
Debt	or 2use, if filing)			A supplement show 13 expenses as of	ving postpetition chapter
(Оро	use, a mang			TO expenses as of	and following date.
Unite	ed States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLING	OIS		MM / DD / YYYY	
Case	e number				
(If kn	nown)				
Of	ficial Form 106J	,			
Sc	hedule J: Your Expenses				12/15
Be a	as complete and accurate as possible. If two married people are rmation. If more space is needed, attach another sheet to this faber (if known). Answer every question.				
Part					
1.	Is this a joint case?				
	No. Go to line 2.				
	☐ Yes. Does Debtor 2 live in a separate household?				
	□ No				
	☐ Yes. Debtor 2 must file Official Form 106J-2, Expenses	for Separate House	hold of Deb	otor 2.	
2.	Do you have dependents? ☐ No				
	Do not list Debtor 1 and Debtor 2. Fill out this information for each dependent	Dependent's relation		Dependent's age	Does dependent live with you?
	Do not state the				□ No
	dependents names.	Son		3	■ Yes
					□ No
		Daughter		4	■ Yes
		-		<del>-</del>	□ No
					☐ Yes
					□ No
					☐ Yes
3.	Do your expenses include expenses of people other than yourself and your dependents? ■ No				
exp	2: Estimate Your Ongoing Monthly Expenses mate your expenses as of your bankruptcy filing date unless your enses as of a date after the bankruptcy is filed. If this is a supplicable date.				
the	ude expenses paid for with non-cash government assistance if value of such assistance and have included it on <i>Schedule I: Y</i> icial Form 106I.)			Your expe	enses
4.	The rental or home ownership expenses for your residence. In payments and any rent for the ground or lot.	nclude first mortgage	4. 9	\$	2,100.00
	If not included in line 4:				
	4a. Real estate taxes		4a. S	\$	0.00
	4b. Property, homeowner's, or renter's insurance		4b. S	·	0.00
	4c. Home maintenance, repair, and upkeep expenses		4c. S	<b></b>	100.00
	4d. Homeowner's association or condominium dues		4d. S	·	20.00
5	Additional mortgage payments for your residence, such as hor	ne equity loans	5 9	\$	0.00

## Case 16-09671 Doc 1 Filed 03/21/16 Entered 03/21/16 15:17:06 Desc Main Document Page 36 of 54

		-	McCann	Case num		
6.	Utiliti	ies:				
٥.	6a.		heat, natural gas	6a.	. \$	130.00
	6b.	•	ver, garbage collection	6b.	. \$	100.00
	6c.		e, cell phone, Internet, satellite, and cable services	6c.	. \$	150.00
	6d.	Other. Spe	ecify:	6d.	. \$	0.00
7.	Food	and house	ekeeping supplies	7.	. \$	500.00
8.			hildren's education costs	8.	. \$	1,200.00
9.	Cloth	ning, laundi	ry, and dry cleaning	9.	. \$	20.00
10.	Perso	onal care p	roducts and services	10.	. \$	50.00
		•	ntal expenses	11.	. \$	100.00
			Include gas, maintenance, bus or train fare.		· <del></del>	
			ar payments.	12.	*	200.00
13.	Enter	rtainment, o	clubs, recreation, newspapers, magazines, and books	13.	. \$	20.00
14.	Chari	itable conti	ributions and religious donations	14.	. \$	0.00
15.	Insur	rance.				
			surance deducted from your pay or included in lines 4 or 20.			
	15a.	Life insura	nce	15a.	*	0.00
	15b.	Health insu	urance	15b.	. \$	0.00
	15c.	Vehicle ins	surance	15c.	. \$	100.00
	15d.	Other insu	rance. Specify:	15d.	. \$	0.00
16.			clude taxes deducted from your pay or included in lines 4 or 2	D.		
	Speci	,		16.	. \$	0.00
17.			ease payments:			
			ents for Vehicle 1	17a.		586.00
			ents for Vehicle 2	17b.		0.00
		Other. Spe		17c.	. \$	0.00
		Other. Spe	·	17d.	. \$	0.00
18.			of alimony, maintenance, and support that you did not rep		œ.	0.00
40			your pay on line 5, Schedule I, Your Income (Official Form	<b>106I).</b> 18.		
19.			s you make to support others who do not live with you.	40	\$	0.00
20	Speci	· —	outre company and implicated in times 4 on 5 of this forms on a	19.		
20.			erty expenses not included in lines 4 or 5 of this form or o s on other property	n <i>Scriedule I: 1</i> 70 20a.		0.00
		Real estate		20a. 20b.		0.00
				200. 20c.	· -	-
			nomeowner's, or renter's insurance	20d. 20d.		0.00
			ice, repair, and upkeep expenses			0.00
0.4			er's association or condominium dues	20e.	·	0.00
21.	Othe	r: Specify:		21.	+\$	0.00
22.	Calcu	ulate vour r	monthly expenses			
		Add lines 4			\$	5.376.00
			2 (monthly expenses for Debtor 2), if any, from Official Form 10	)6J-2	\$	
			a and 22b. The result is your monthly expenses.		\$	5,376.00
	220.7	7100 11110 220	a und 225. The result is your monthly expenses.		Ψ	3,370.00
23.	Calcu	ulate your r	monthly net income.			
	23a.	Copy line	12 (your combined monthly income) from Schedule I.	23a.	. \$	2,785.00
	23b.	Copy your	monthly expenses from line 22c above.	23b.	\$	5,376.00
	23c.		our monthly expenses from your monthly income.	00-	•	-2 501 00
		The result	is your monthly net income.	23c.	\$	-2,591.00
0.4	D.c.		and the annual of the second control of the		-	
24.			an increase or decrease in your expenses within the year abut expect to finish paying for your car loan within the year or do you exp			ase or decrease because of a
			id expect to finish paying for your car loan within the year or do you exp terms of your mortgage?	est your mongage	payment to more	ase of decrease because of a
	■ No		,			
			Explain here:			

## Case 16-09671 Doc 1 Filed 03/21/16 Entered 03/21/16 15:17:06 Desc Main Document Page 37 of 54

Fill by distriction					
	ormation to identify your	case:			
Debtor 1	Jamie L McCann				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
(Opodoo II, IIIIIg)	riiotranio	Wildale Name	Edot Hamo		
United States	Bankruptcy Court for the:	NORTHERN DISTRIC	T OF ILLINOIS		
Case number					
(if known)					☐ Check if this is an
,					amended filing
					Ç
Official Fo	rm 106Dec				
	-		l Dali (aula Oa	la a desta a	
Declara	ation About a	an individua	I Debtor's Sc	nedules	12/15
If two married	people are filing togethe	r, both are equally resp	onsible for supplying cor	rect information.	
Vau must fila t	hia farm whonover you fi	ila hankruntav sahadule	o or amonded cahedulas	Making a falsa statom	ent, concealing property, or
					or imprisonment for up to 20
years, or both	. 18 U.S.C. §§ 152, 1341, 1	1519, and 3571.	in uptoy odoo odii roodii i		or impressiment for up to 20
s	ign Below				
Did vou i	pay or agree to pay some	one who is NOT an atto	orney to help you fill out b	ankruptcy forms?	
2,0	ou, or ugree to pu, come				
■ No					
<b>-</b>					
☐ Yes	Name of person				uptcy Petition Preparer's Notice,
				Declaration, a	nd Signature (Official Form 119)
Under per	nalty of perjury, I declare	that I have read the sur	nmary and schedules file	d with this declaration	and
that they	are true and correct.		•		
V /-/ 1-	omia I. MaCann		v		
	amie L McCann		X Signature of	Dobtor 2	
	e L McCann ture of Debtor 1		Signature of	Debior 2	
Signa	itule of Deptol 1				

Date \_\_\_\_\_

Date March 21, 2016

# Case 16-09671 Doc 1 Filed 03/21/16 Entered 03/21/16 15:17:06 Desc Main Document Page 38 of 54

Fill in this in	formation to identify you	r case:			
Debtor 1	Jamie L McCani				
<b>D</b> 17 0	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	NORTHERN DISTRICT (	OF ILLINOIS		
Case numbe	r				
(if known)				-	theck if this is an mended filing
Official	Form 107				
		Affairs for Individ	duals Filing for B	ankruptcy	12/1
information. number (if kr	If more space is needed, nown). Answer every que	attach a separate sheet to	this form. On the top of an	equally responsible for sup y additional pages, write you	
			Lived Belore		
_	your current marital statu	19 :			
_	ried married				
		lived anywhere other than	whore you live new?		
2. During t	ne last 3 years, have you	iived arrywnere other than	where you live now :		
■ No □ Yes	s. List all of the places you	lived in the last 3 years. Do no	ot include where you live now	٧.	
Debtor	1 Prior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ac	Idress:	Dates Debtor 2 lived there
				ity property state or territory ico, Texas, Washington and W	
■ No □ Yes	s. Make sure you fill out Sca	hedule H: Your Codebtors (O	fficial Form 106H).		
Part 2 Ex	plain the Sources of You	ır Income			
Fill in the	total amount of income yo	mployment or from operating ureceived from all jobs and a have income that you received.	all businesses, including part		ndar years?
		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	ry 1 of current year until filed for bankruptcy:	☐ Wages, commissions, bonuses, tips	\$10,310.00	☐ Wages, commissions, bonuses, tips	
		☐ Operating a business		☐ Operating a business	
For last cale (January 1 t	endar year: o December 31, 2015 )	☐ Wages, commissions, bonuses, tips	\$38,615.00	☐ Wages, commissions, bonuses, tips	
		☐ Operating a business		☐ Operating a business	
Official Form 10	7	Statement of Financial Aff	airs for Individuals Filing for B	ankruptcy	page

Case 16-09671 Doc 1 Filed 03/21/16 Entered 03/21/16 15:17:06 Desc Main

Page 39 of 54 Document ase number (if known) Debtor 1 Jamie L McCann Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions exclusions) and exclusions) For the calendar year before that: \$66,596.00 □ Wages, commissions, □ Wages, commissions, (January 1 to December 31, 2014) bonuses, tips bonuses, tips Operating a business Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. No Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income **Gross income Gross income** Describe below.. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225\* or more? □ No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$6,225\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Creditor's Name and Address Dates of payment Total amount Amount you Was this payment for ... paid still owe Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations

of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

Nο

Yes. List all payments to an insider

Insider's Name and Address **Dates of payment** Total amount Amount you Reason for this payment paid still owe

Case 16-09671 Doc 1 Filed 03/21/16 Entered 03/21/16 15:17:06 Desc Main Document

Page 40 of 54
Case number (if known) Debtor 1 Jamie L McCann

8.	Within 1 year before you filed for bankrupto insider? Include payments on debts guaranteed or cosi  No		ments or transfer a	ny property on a	ccount of a de	ebt that benefited an
	Yes. List all payments to an insider Insider's Name and Address	Dates of payment	Total amount	Amount you	Reason for	this payment
	include a riamo ana / taur ssa	Dates of paymont	paid	still owe	Include cred	
Par	t 4: Identify Legal Actions, Repossession	s, and Foreclosures				
9.	Within 1 year before you filed for bankrupto List all such matters, including personal injury of modifications, and contract disputes.  No Yes. Fill in the details.					
	Case title Case number	Nature of the case	Court or agency		Status of th	e case
	Midland Funding v. McCann 15 SC 3589	Collections	Lake County 18 North County Waukegan, IL 6		☐ Pending ☐ On appe ☐ Conclude	al
	Portfolio Recovery v. McCann	Collections	Lake County		☐ Pending	
	15 SC 2321		18 North County		☐ On appe	
			Waukegan, IL 6	0085	Conclud	ed
	McCann v. McCann 15 D 1119	Dissolution of Marriage	Lake County 18 North County Waukegan, IL 6		■ Pending □ On appe	al
			Traditogan, 12 o	0000	☐ Conclud	ed
	US Bank v. McCann 14 CH 555	Foreclosure	Lake County 18 North County Waukegan, IL 6		■ Pending □ On appe □ Conclud	al
10.	Within 1 year before you filed for bankruptc Check all that apply and fill in the details below		rty repossessed, fo	reclosed, garnis	shed, attached	I, seized, or levied?
	■ No					
	☐ Yes. Fill in the information below.					
	Creditor Name and Address	Describe the Property		Date		Value of the property
		Explain what happened				
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment beca  ■ No  □ Yes. Fill in the details.	ankruptcy, did any creditor, including a bank or financial institution, set off any amou nt because you owed a debt?		mounts from your		
	Creditor Name and Address	Describe the action the	creditor took	Date taker	action was า	Amount
12.	Within 1 year before you filed for bankrupto court-appointed receiver, a custodian, or an No Yes		rty in the possessio	on of an assigne	e for the bene	efit of creditors, a

Case 16-09671 Doc 1 Filed 03/21/16 Entered 03/21/16 15:17:06 Desc Main

Page 41 of 54
Case number (if known) Document Debtor 1 Jamie L McCann

Pai	t 5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankrupt  ■ No □ Yes. Fill in the details for each gift.	cy, did you give any gifts with a total value of more	than \$600 per person	?
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift and Address:			
14.	No No	cy, did you give any gifts or contributions with a tot	al value of more than	\$600 to any charity
	Yes. Fill in the details for each gift or contributions to charities that tota more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)		Dates you contributed	Value
Pai	t 6: List Certain Losses			
15.	Within 1 year before you filed for bankruptor or gambling?  ■ No □ Yes. Fill in the details.	y or since you filed for bankruptcy, did you lose any	thing because of the	ft, fire, other disaster,
	how the loss occurred Inc	scribe any insurance coverage for the loss clude the amount that insurance has paid. List pending urance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost
Pai	t 7: List Certain Payments or Transfers			
16.	consulted about seeking bankruptcy or prej	y, did you or anyone else acting on your behalf pay paring a bankruptcy petition? arers, or credit counseling agencies for services require		rty to anyone you
	Yes. Fill in the details.			
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	Shaw Law LTD 33 N. County St. Ste. 300 Waukegan, IL 60085		1/5/16	\$1,500.00
17.	Within 1 year before you filed for bankruptc promised to help you deal with your credito Do not include any payment or transfer that you		or transfer any prope	rty to anyone who
	■ No			
	Yes. Fill in the details.  Person Who Was Paid	Description and value of any property	Date payment	Amount of
	Address	transferred	or transfer was made	payment

Case 16-09671 Doc 1 Filed 03/21/16 Entered 03/21/16 15:17:06 Desc Main Page 42 of 54 Case number (if known) Document

Debtor 1 Jamie L McCann

18.	Within 2 years before you filed for bankruptor transferred in the ordinary course of your burnclude both outright transfers and transfers mad include gifts and transfers that you have already No	siness or financial affa de as security (such as t	nirs? he granting of a se			
	Yes. Fill in the details.					
	Person Who Received Transfer Address	Description and v property transfer		paymer	ne any property or nts received or debts exchange	Date transfer was made
	Person's relationship to you					
	Global Lending Service 5 Concourse Pkwy Ne Ste Atlanta, GA 30328	Debtor traded in Honda Pilot at the purchase/finthe current 2013 Rogue	he time of nancing of			10/2015
9.	Within 10 years before you filed for bankrupt beneficiary? (These are often called asset-protein No		y property to a se	elf-settled	trust or similar device	of which you are a
	☐ Yes. Fill in the details.					
	Name of trust	Description and v	alue of the prope	erty transfe	erred	Date Transfer was made
		, were any financial ac	counts or instrur	ments held of deposit;	•	, ,
				1	transferred	
21.	Do you now have, or did you have within 1 ye cash, or other valuables?  No Yes. Fill in the details.	ear before you filed for	bankruptcy, any	safe depo	osit box or other depos	itory for securities,
		Who also had see	4- 40	\!b4b		Da waw atill
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		Jescribe tr	ne contents	Do you still have it?
22.	Have you stored property in a storage unit or  ■ No □ Yes. Fill in the details.	place other than your	home within 1 ye	ear before	you filed for bankrupt	су
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, S State and ZIP Code)		Describe th	ne contents	Do you still have it?

Case 16-09671 Doc 1 Filed 03/21/16 Entered 03/21/16 15:17:06 Desc Main Page 43 of 54 Case number (if known) Document

Debtor 1 Jamie L McCann

Pai	t 9: Identify Property You Hold or Control for	Someone Else		
23.	Do you hold or control any property that some for someone.	one else owns? Include any prope	rty you borrowed from, are storing fo	or, or hold in trust
	■ No			
	Yes. Fill in the details.			
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
Pai	t 10: Give Details About Environmental Inform	nation		
For	the purpose of Part 10, the following definitions	s apply:		
	Environmental law means any federal, state, or toxic substances, wastes, or material into the a regulations controlling the cleanup of these su	air, land, soil, surface water, groun		
	Site means any location, facility, or property as to own, operate, or utilize it, including disposa	•	law, whether you now own, operate	, or utilize it or used
	Hazardous material means anything an environ hazardous material, pollutant, contaminant, or		s waste, hazardous substance, toxic	substance,
Rep	ort all notices, releases, and proceedings that y	ou know about, regardless of whe	n they occurred.	
24.	Has any governmental unit notified you that yo	ou may be liable or potentially liable	e under or in violation of an environn	nental law?
	No Yes. Fill in the details.			
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State ar ZIP Code)	Environmental law, if you know it	Date of notice
25.	Have you notified any governmental unit of any	y release of hazardous material?		
	■ No			
	Yes. Fill in the details.			
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State ar ZIP Code)	Environmental law, if you know it	Date of notice
26.	Have you been a party in any judicial or admini	istrative proceeding under any env	rironmental law? Include settlements	and orders.
	■ No			
	Yes. Fill in the details.			
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
Pai	t 11: Give Details About Your Business or Co	nnections to Any Business		
27.	Within 4 years before you filed for bankruptcy,	did you own a business or have a	ny of the following connections to a	ny business?
	☐ A sole proprietor or self-employed in a	trade, profession, or other activity	, either full-time or part-time	
	☐ A member of a limited liability company	y (LLC) or limited liability partnersh	hip (LLP)	
	☐ A partner in a partnership	• • • • • • • • • • • • • • • • • • • •	•	
	☐ An officer, director, or managing execu	itive of a corporation		
	An owner of at least 5% of the veting o	-		

Entered 03/21/16 15:17:06 Case 16-09671 Doc 1 Filed 03/21/16 Page 44 of 54 Case number (if known) Document Debtor 1 Jamie L McCann No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Describe the nature of the business **Employer Identification number Business Name Address** Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. Name Date Issued **Address** (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Jamie L McCann Signature of Debtor 2 Jamie L McCann Signature of Debtor 1 Date March 21, 2016 Date

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

■ No

∃Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

■ No

☐ Yes. Name of Person \_\_\_\_\_. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

#### Case 16-09671 Doc 1 Filed 03/21/16 Entered 03/21/16 15:17:06 Desc Main Document Page 45 of 54

Fill in this infor	mation to identify your	case:		
Debtor 1	Jamie L McCann			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)				☐ Check if this is an amended filing

#### Official Form 108

#### Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's Global Lending Service name:	☐ Surrender the property. ☐ Retain the property and redeem it.	■ No
Description of 2013 Nissan Rogue property securing debt:	■ Retain the property and enter into a Reaffirmation Agreement.  □ Retain the property and [explain]:	☐ Yes
Creditor's Us Bank Home Mortgage	■ Surrender the property.	■ No
name:  Description of property securing debt:  880 Brahms Road Volo, IL 60073 Lake County	<ul> <li>□ Retain the property and redeem it.</li> <li>□ Retain the property and enter into a Reaffirmation Agreement.</li> <li>□ Retain the property and [explain]:</li> </ul>	☐ Yes

#### Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Will the lease be assumed?

Official Form 108

## Case 16-09671 Doc 1 Filed 03/21/16 Entered 03/21/16 15:17:06 Desc Main Document Page 46 of 54

Debtor 1 Jamie L McCann	Case number (if known)
Lessor's name: Description of leased Property:	□ No
Lessor's name: Description of leased Property:	□ No
Lessor's name: Description of leased Property:	□ No
Lessor's name: Description of leased Property:	□ No
Lessor's name: Description of leased Property:	□ No
Lessor's name: Description of leased Property:	□ No
Lessor's name: Description of leased Property:	□ No
Part 3: Sign Below	
Under penalty of perjury, I declare that I have indicated my intention about any p property that is subject to an unexpired lease.	property of my estate that secures a debt and any personal
X /s/ Jamie L McCann Jamie L McCann Signature of Debtor 1	ture of Debtor 2
Date March 21, 2016 Date	

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html</a>#procedure.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-09671 Doc 1 Filed 03/21/16 Entered 03/21/16 15:17:06 Desc Main Document Page 51 of 54

B2030 (Form 2030) (12/15)

## **United States Bankruptcy Court**Northern District of Illinois

In r	re	Jamie L McCa	ann			Case N	lo			
					Debtor(s)	Chapte	er <b>7</b>			
		DIS	SCLO	OSURE OF COM	PENSATION OF ATT	ORNEY FOR	DEBTOR(S)			
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:									
		For legal service	ces, I h	nave agreed to accept		\$	1,500.00			
					ved		1,500.00			
							0.00			
2.	\$_	<b>0.00</b> of the fi	iling fe	ee has been paid.						
3.	Th	The source of the compensation paid to me was:								
		Debtor		Other (specify):						
4.	The source of compensation to be paid to me is:									
		Debtor		Other (specify):						
5.	-	■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.								
					pensation with a person or person e names of the people sharing in			my law firm. A		
6.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:									
	b. c.	Preparation and	filing of the d	of any petition, schedules, debtor at the meeting of cr	rendering advice to the debtor in , statement of affairs and plan wh reditors and confirmation hearing	hich may be required;	;	bankruptcy;		
7.	Ву	agreement with t	the deb	btor(s), the above-disclose	ed fee does not include the follow	ving service:				
					CERTIFICATION					
this		ertify that the fore kruptcy proceeding		g is a complete statement of	of any agreement or arrangement	for payment to me for	or representation of	the debtor(s) in		
	Mar	rch 21, 2016			/s/ Mark L. Sha					
	Date					Mark L. Shaw 06198478				
					Signature of Atto <b>Shaw Law, Lto</b>					
					33 County Str					
					Suite 300					
					Waukegan II	60085				

847-244-4696 Fax: 847-244-4673 shawlawltd@hotmail.com

Name of law firm

#### **United States Bankruptcy Court** Northern District of Illinois

In re	Jamie L McCann		Case No.	
		Debtor(s)	Chapter <b>7</b>	
	VE	ERIFICATION OF CREDITOR M	IATRIX	
		Number of	Creditors:	17
	The above-named Debtor(s) (our) knowledge.	) hereby verifies that the list of credi	tors is true and correct to the	best of my
Date:	March 21, 2016	/s/ Jamie L McCann  Jamie L McCann  Signature of Debtor		

A/r Concepts 18-3 E Dundee Rd Barrington, IL 60010

Americollect Inc Po Box 1566 Manitowoc, WI 54221

Calvary Portfolio Services 500 Summit Lake Dr Ste 400 Valhalla, NY 10595

Chase Card Services Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850

Dept Of Ed/Navient Attn: Claims Dept Po Box 9400 Wilkes Barr, PA 18773

Discover Financial Attn: Bankruptcy Po Box 3025 New Albany, OH 43054

Global Lending Service 5 Concourse Pkwy Ne Ste Atlanta, GA 30328

Kohls/Capital One Po Box 3120 Milwaukee, WI 53201

Midland Funding 2365 Northside Dr Suite 300 San Diego, CA 92108

Navient Attn: Claims Dept Po Box 9500 Wilkes-Barr, PA 18773 Nicholas McCann

Portfolio Recovery Attn: Bankruptcy Po Box 41067 Norfolk, VA 23541

Synchrony Bank/ Old Navy Attn: Bankruptcy Po Box 103104 Roswell, GA 30076

Target C/O Financial & Retail Services Mailstop BT PO Box 9475 Minneapolis, MN 55440

The Bureaus Inc. 650 Dundee Rd Ste 370 Northbrook, IL 60062

Us Bank Home Mortgage Attn: Bankruptcy Po Box 5229 Cincinnati, OH 45201

Visa Dept Store National Bank Attn: Bankruptcy Po Box 8053 Mason, OH 45040